

**Information to identify the case:**

Debtor 1

Mary Lou Walsh

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6832

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 18-23362-CMB

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Lou Walsh

10/13/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mary Lou Walsh  
Debtor

Case No. 18-23362-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 13, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2023:

Recip ID	Recipient Name and Address
db	+ Mary Lou Walsh, 31 Lawrence St., Pittsburgh, PA 15209-2057
cr	+ Borough of Millvale, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14936259	+ Borough of Millvale, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14903100	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14903101	+ Fedloan, Dept of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
14903103	M&T Bank, PO Box 62986, Baltimore, MD 21264-2986
14903104	+ Omega Federal Credit Union, PO Box 2711, Omaha, NE 68103-2711
14903106	+ RoundPoint Mortgage Svc. Corp., 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
14987468	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 14 2023 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 14 2023 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 14 2023 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Oct 13 2023 23:57:06	RoundPoint Mortgage Servicing Corporation, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14913127	EDI: DISCOVER.COM	Oct 14 2023 03:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14936881	+ Email/Text: kburkley@bernsteinlaw.com	Oct 14 2023 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15497451	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 14 2023 00:06:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

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14903102	EDI: RMSC.COM	Oct 14 2023 03:53:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
14928147	+ Email/Text: camanagement@mtb.com	Oct 14 2023 00:06:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14941633	EDI: PRA.COM	Oct 14 2023 03:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14903733	+ EDI: RECOVERYCORP.COM	Oct 14 2023 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14932822	^ MEBN	Oct 13 2023 23:56:55	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8, Charlotte, NC 28217-1932
15566678	+ Email/Text: EBN@edfinancial.com	Oct 14 2023 00:06:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14903105	*+	Omega Federal Credit Union, PO Box 2711, Omaha, NE 68103-2711

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor RoundPoint Mortgage Servicing Corporation christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Millvale jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Mary Lou Walsh julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan Starks

on behalf of Creditor Freedom Mortgage Corporation Ryan.Starks@brockandscott.com wbecf@brockandscott.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10